



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

EXHIBIT
C

Consumer Protection Division
Complaint Form Report

Today's Date: 5-18-2009 9:43 pm
Date filed: 5-18-2009 9:42 pm

Consumer's Information:

Name: Shelia Herrin
Address: 13360 Grayhawk Blvd
City, State, Zip: Frisco, TX, 70534, TX
County: Denton

Home Phone: [REDACTED]
Work Phone: [REDACTED]
Age: [REDACTED]
Supporting documents will be sent by: E-Mail

Business or individual complaint is filed against:

Business: Chase Home Finance or Chase Bank
Address: 2901 Kinwest Parkway

City, State, Zip: Irving, 75063
County: Dallas

Phone: 800-548-7916
Contact person at business: Chase Bank
Website:
E-mail address:

First contacted via: I telephoned the business
(other):
Solicitation in other language?
Where transaction took place: Over the computer
(other):
Transaction Date: 0-0-0000

Contract Signed?
Original Amount: 0 00
Amount paid: 0 00
Payment Method: Not Reported
Date of Payment: 0-0 0000

Complained to business? Yes
If so, when? 6/2008, 8/2008, 10/2008, 1/2009 & 4/2009
Business' response? Business continue to say they are still working on my Loan Modification
Have you contacted another agency or attorney about this complaint? Yes
Name and Address of agency or attorney?
Consumer Credit Counseling Service 901 N. McDonald St. McKinney, Tx
What action was taken by this agency or attorney?
Took steps to help mediate with Chase Bank to modify my home mortgage

Description of complaint:

I spoke to Chase Bank on 6/30/2008 and told them I was heading into a financial hardship situation. At the time I was current on my mortgage. They stated they could help me, which the process could take up to 90 days and was glad that I made contact before getting behind on my mortgage payments. I submitted everything they requested from me in writing, a Hardship letter and current bank statements. After waiting 5 months they denied my loan modification over the phone and did not tell me why I was denied? When I questioned them again months later a denial letter showed up in my mailbox. On 10/30/2008 I contacted Consumer Credit Counseling Service and explained the problem that occurred with Chase Bank. When Consumer Credit Counseling Service got involved Chase Bank stated that I fell within the guidelines of a Loan Modification, acting like they were willing to work with us, but I was wrong. The Counselor with Consumer Credit Counseling Service contacted Chase Bank every 2 weeks to get an update on my loan modification. Chase Bank stated they lost my paperwork or they needed additional information and everytime they needed additional information, the process would take longer prolonging my loan modification. Then On 3/01/2009 I fell behind on my mortgage payments. On 4/28/2009 I received a Acceleration Warning (Notice of Intent to Foreclose) in the letter it stated that I owe \$4,741.30 and they wanted to keep me in my home and turn things around, and must call them immediately and talk to a Loan Specialist. I called the number they provided on the letter and discovered it was a customer service number not a Loan Specialist department. The next day, after several attempts, I spoke to a Mrs. Barnett she stated they were still working on my loan modification. On 4/29/2009 I did a follow up call on my loan modification. Only to find out that Chase Bank had paid my current Property Taxes which was not escrowed into my mortgage payments. I have been paying my own property taxes since I moved into my home. Chase Bank paid my Property Taxes six weeks before they were due and



Federal Trade Commission Protecting America's Consumers

We have received your complaint.

Thank you for contacting the FTC. Your complaint has been entered into Consumer Sentinel, a secure online database available to thousands of civil and criminal law enforcement agencies worldwide. Your reference number is 22790244.

Here are links to the publications you may find useful:

HOW TO RIGHT A WRONG (SEPTEMBER 2003)

If you want to update your information or have any questions, please call our Consumer Response Center, 1-877-FTC-HELP. Keep your reference number handy.

[Submit Another Complaint](#)

Print

OMB #3084-0047

Last Modified: Monday, 09-Jul-2007 09:42:00 EDT

untitled

I spoke to Chase Bank on 6/30/2008 and told them I was heading into a financial hardship situation. At the time I was current on my mortgage. They stated they could help me, which the process could take up to 90 days and was glad that I made contact before getting behind on my mortgage payments. I submitted everything they requested from me in writing, a Hardship letter and current bank statements. After waiting 5 months they denied my loan modification over the phone and did not tell me why I was denied? When I questioned them again months later a denial letter showed up in my mailbox. On 10/30/2008 I contacted Consumer Credit Counseling Service and explained the problem that occurred with Chase Bank. When Counselor Credit Counseling Service got involved Chase Bank stated that I fell within the guide lines of a Loan Modification, acting like they was willing to work with us, but I was wrong. The Counselor with Consumer Credit Counseling Service contacted Chase Bank every 2 weeks to get an update on my loan modification. Chase Bank stated they lost my paperwork or they needed addition information and everytime they needed additional information, the process would take longer prolonging my loan modification. Then on 3/01/2009 I fell behind on my mortgage payments, on 4/28/2009 I recieved a Acceleration warning(Notice of Intent to Foreclose) in the letter it stated that I owe \$4,741.30 and they wanted to keep me in my home and turn things around, and must call them immediately and talk to a Loan Specialist. I called the number they provided on the letter and discovered it was a customer service number not a Loan Specialist department. The next day, after several attempts, I spoke to a Mrs. Barnett she stated they were still working on my loan modification. On 4/29/2009 I did a follow up call on my loan modification. Only to find out that Chase Bank had paid my current Property Taxes which was not escrowed into my mortgage payments. I have been paying my own property taxes since I moved into my home. Chase Bank paid my Property Taxes six weeks before they were due and now they are saying I owe them over \$8,000.00 and will be doubling my Mortgage payment as of 6/01/2009. I notified Chase Bank Tax Department, they told me to send them proof that I have been paying my property Tax. So I sent proof and Chase Bank sent me a letter on 5/05/2009 stating that my property is set up to be paid out of escrow, which is not correct when I had already sent proof. I have proof of all my documentation upon request and complaints that had been filed from numerous of Chase Bank Customers with similiar situations. Since this time, I have made a mortgage payment to catch up on my payments, please help because I don't want Chase Bank to steal my home.

**A copy of this letter was also sent over to the Comptroller
Office.*

07/28/2009

Fax# 817-531-4570

Pages 15

FAX COVER SHEET LETTER

To: Andrew Flores

Office of United States Congressman Michael Burgess, M.D

From: Shelia Herrin

13360 Grayhawk Blvd.

Frisco, Texas 75034

Mr. Flores,

I am faxing to you a copy of the Comptroller Complaint Form, An additional letter explaining description of the problem that occurred, correspondence letters, Hardship letter which Chase Bank have, my 2008-2009 Property tax bill showing my taxes was current, tax response letter from Chase. Also, Letters from Consumer Credit Counseling Service who tried to help me modify my loan. If you have any questions please call me at the number below. Thanks for helping me with my mortgage situation.

Sincerely,

Shelia Herrin

Received Fax :

Jul 29 2009 11:07AM

Fax Station :

HOUSTON, TX

Page 1

Jul. 29. 2009 10:52PM

No. 0973 P. 1



Dr. Michael C. Burgess

United States Congressman

Representing Texas' 26th Congressional District

FAX COVER SHEET

FAX: (817) 531-4570

TO: Ms. Sheila Herrin

FAX #: (214) 705-1466

SUBJECT: *Request for Congressional Inquiry Form*

PAGES: 2, including cover sheet

FROM: Andrew Flores, Constituent Services

Thank you for taking time to contact Congressman Michael Burgess' district office to discuss the problem you are experiencing with Chase Bank. While Congressman Burgess will be happy to be of assistance to you, the *Privacy Act* requires your written authorization before an inquiry can be made. For your convenience, I have included a *Request for Congressional Inquiry Form* (CI) for you to complete, sign and then return to the district office in Fort Worth. If you prefer you can fax your inquiry form and supporting evidence, and then mail Congressman Burgess your original inquiry form so he will have your original signature on file. In addition, please include the most recent information you may have received from Chase Bank and an explanation of the problem that exists.

COMMENTS:

Ms. Herrin:

Please be sure to explain the circumstances that led to your hardship and not being able to afford your mortgage payments. Also be sure to include information on Chase Bank paying your taxes even though they were current which increased your mortgage almost \$1400. As explained earlier, Congressman Burgess will be inquiring with the Office of the Comptroller of the Currency which regulates Chase Bank. We do anticipate a response directly from them and Chase Bank. If you have any questions or concerns in the meantime, please do not hesitate to contact me.

Andrew Flores

Office of U.S. Congressman Michael Burgess, M.D. (TX-26)

If there are any problems with the transmission of this fax, please contact:

1100 Circle Drive, Suite 200

Fort Worth, TX 76119

(817) 531-8454



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

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GO

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[Home](#) > [File a Complaint](#) > [Overview](#) > [Confirmation](#)

CUSTOMER COMPLAINT FORM - CONFIRMATION

PRINT Copy of Submitted Form

You have successfully submitted your online complaint form! You should receive an e-mail that acknowledges receipt of your online complaint submission. **Please do not respond to this e-mail.**

Once your complaint is processed, you will receive a separate e-mail within 48 hours, providing your assigned case number in our office. You will need your assigned case number to obtain information and request status updates for your case.

Your Confirmation Reference Number is: 3CE78CB2009. **Please note this is not your assigned case number.** This number confirms that we have received your online complaint submission. If you do not receive an e-mail acknowledging receipt of your complaint submission or the separate e-mail with your assigned case number within 48 hours, please send an e-mail to HelpWithMyBank.faq@occ.treas.gov and provide your Confirmation Reference Number for further assistance.

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution. You will receive separate case numbers for each complaint form.

[Click here to edit the information and submit a new complaint form for a different financial institution.](#)

[Click here to print a copy of the form for your records.](#)

Please close this browser session once your submission is complete.

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[No Fear Act](#) | [Freedom of Information Act](#) | [Contact Webmaster](#)

CASE # 906944 - Here is the Complaint I filed. The Comptroller is still wait on a reply from Chase as of 7/26/09.

Office of the Comptroller of the Currency (OCC)

Received Fax :

Jul 29 2009 11:07AM

Fax Station : HP LASERJET FAX

p. 2

Jul. 29. 2009 10:53PM

No. 0973 P. 2



Dr. Michael C. Burgess

United States Congressman

Representing Texas' 26th Congressional District

Request for Congressional Inquiry Form

The Privacy Act of 1974 (Public Law 93-579) prevents agencies from releasing information about you to anyone without your written permission. Therefore, Congressman Burgess must have your written authorization before he can obtain a response regarding the *Request for Congressional Inquiry* on your behalf.

I hereby authorize the release any and all information pertaining to my case to Congressman Michael C. Burgess and/or any member of his staff.

Signature of person for whom we are inquiring

Date

Name (Print):

Address:

City/State/Zip:

Telephone: (H)

(B)

(C)

Social Security #:

Other ID#:

D.O.B.:

Name of Federal Agency Involved:

Description of the Problem:

Attorney General, Comptroller of Currency, FDIC, BBB
As of this day 7/29/09, My loan modification is still in review. While I slip further behind in my mortgage payments. I call Chase Bank, who holds the note to my mortgage 3 times a week to get an update but, just keep giving me the run-around telling me my modification is almost completed. Please see additional letter explaining my situation in detail.

Should you desire information regarding this inquiry be shared with another individual, please name that person and complete the following information:

I authorize the release of information for this inquiry to:

Name of your spouse, family member, or trusted friend

Signature of Individual Requesting Inquiry

Date